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EXAMINER
GRAHAM, CLEMENT B

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 03/23/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
Office Action Summary	10/044,075	LIKOUREZOS ET AL.
	Examiner	Art Unit
	Clement B. Graham	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>16 September 2005</u>.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1,2,12,16,17,27,32,40,41,44,47,49,55,61,62 and 70-74</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1,2,12,16,17,27,32,40,41,44,47,49,55,61,62 and 70-74</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____.

PTOL-326 (Rev. 7-05)   Office Action Summary   Part of Paper No./Mail Date 2006-29-02

DETAILED ACTION

1. Claims 1-2, 12, 16-17, 27, 32, 40-41, 44, 47, 49, 55, 61-62, 70-74, remained pending.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3.   Claims 1-2, 12, 16-17, 27, 32, 40-41, 44, 47, 49, 55, 61-62, 70-74, are rejected under 35 U.S.C. 103(a) as being unpatentable over Bogosian et al (Hereinafter Bogosian U.S. Patent No. 6, 760, 470) in view of in view of Ganesan et al(Hereinafter Ganesan U.S Pub: 2002/0087469 A1.

         As per claim 1, Bogosian discloses a method for effecting payment for at least one item offered for auction sale by a seller via an electronic auction web site and won by a winning bidder, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

receiving informational data from the plurality of users via at least one web page by an operator of the electronic auction web site (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) creating a plurality of payment accounts configured and corresponding to the plurality of users and wherein funds stored within the plurality of payment accounts can be used by said plurality of users and for providing said plurality of providing users of the electronic auction web site using the informational data received via the at least one web page, for effecting payment for network transactions associated with said electronic auction web site, linking said plurality of payment accounts to at least one computing device of the electronic auction system (see column 4 lines 18-55 and column and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

displaying a link on the electronic auction web site (see column 4 lines 18-55 and
column and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines
65 and column 14 line 5)

determining the conclusion of the auction sale by the electronic auction system;

interacting with said winning bidder by the electronic auction system by
performing the steps of:

sending an e-mail by the electronic auction system to the winning bidder,

receiving, via one of the electronic auction web site and the v.-mail, at least one
input from the winning bidder indicating an initiation to effect payment to the
seller (see column 4 lines 18-55 and column and column 5 lines 35-55 and column
12 lines 47-50 and column 13 lines 65 and column 14 line 5)

providing a payment page to the winning bidder after receiving the at least one
input from the winning bidder, said payment page displaying the amount of funds
to be deducted from a payment account of the plurality of payment accounts
corresponding to the winning bidder, and receiving, via the payment page,
authorization from the winning bidder to proceed with effecting payment to the
seller (see column 4 lines 18-55 and column and column 5 lines 1-55 and column
12 lines 47-50 and column 13 lines 65 and column 14 line 5)

deducting funds from the payment account and corresponding to the winning
bidder, and using at least a portion of the deducted funds to effect payment to at
least the seller, wherein the method for effecting payment does not provide for
any interaction between the winning bidder and the seller. (see column 4 lines 18-
55 and column and column 5 lines 35-55 and column 12 lines 47-50 and column
13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein and providing users
the access to their respective payment accounts for viewing the amount of funds
stored therein.

However Ganesan discloses the first network station is also configured to
transmit information identifying a payment account associated with the network
user. A payment account is an account from which a network user makes

payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 and claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include creating a plurality of payment accounts configured for storing funds therein and corresponding to the plurality of users and wherein funds stored within the plurality of payment accounts can be used by said plurality of users and providing for providing said plurality of users the access to their respective payment accounts for viewing the amount of funds stored therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

Bogosian and Ganesan fail to explicitly teach providing users the access to their respective payment accounts for viewing the amount of funds.
However viewing the amount of funds in ones account is old an well known in the art because it would provide the user with a displayed amount.
Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Ganesan to include providing users the access to their respective payment accounts for viewing the amount of funds because it would provide the user with a displayed amount or amounts.

As per claim 2, Bogosian discloses further comprising using at least another portion of the deducted funds to effect payment to the operator of the electronic auction web site. (see column 4 lines 18-55 and column and column 5

lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 12, Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site Is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

receiving informational data from the plurality of users via at least one web page by an operator of the electronic auction web site (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) creating a plurality of payment accounts configured for and corresponding to the plurality of users and users of the electronic auction web site using the informational data received via the at least one web page, wherein fiends stored within the plurality of payment accounts can be used by said plurality of users for effecting payment for network transactions associated with said electronic auction web site(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) linking said plurality of payment accounts to at least one computing device of the electronic auction system displaying a link on the electronic auction web site for providing said plurality of users, determining the conclusion of the auction sale by the electronic auction system; interacting with said buyer by the electronic auction system by performing the steps of sending an e-mail by the electronic auction system to the buyer of the at least one item(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating as initiation to effect payment to the seller;

providing a payment page to the buyer after receiving the at least one input from the buyer, and receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item(see column 4 lines 18-55 and

column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) and effecting payment to at least the seller of the at least one item by transferring funds to one of the plurality of payment accounts corresponding to the seller. (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein and buyer access to their respective payment accounts for viewing the amount of funds stored therein.

However Ganesan discloses the first network station is also configured to transmit information identifying a payment account associated with the network user. A payment account is an account from which a network user makes payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to creating a plurality of payment accounts configured for storing funds therein and corresponding to the plurality of users and users which includes the buyer access to their respective payment accounts for viewing the amount of funds stored therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

Bogosian and Ganesan fail to explicitly teach buyer access to their respective payment accounts for viewing the amount of funds.

However viewing the amount of funds in ones account is old an well known in the art because it would provide the user with a displayed amount.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Ganesan to include buyer access to their respective payment accounts for viewing the amount of funds because it would provide the user with a displayed amount or amounts.

As per claim 16, Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

maintaining a payment account configured for and corresponding to the seller and receiving informational data by an operator of the electronic auction web site transmitted from the seller via at least one web page(see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

receiving via one of the electronic auction web site an e-mail transmitted by the electronic auction system, at least one input from the buyer indicating an initiation to effect payment(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) and

effecting payment to the seller after receiving the at least one input by deducting funds from a payment account (see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) and corresponding to the buyer and transferring at least a portion of the deducted funds to the payment account corresponding to the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller. (see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein.

However Ganesan discloses the first network station is also configured to transmit information identifying a payment account associated with the network user. A payment account is an account from which a network user makes payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

As per claim 17, Bogosian discloses wherein the step of effecting payment comprises:
transferring at least a portion of the deducted funds to at least one account corresponding to an operator of the electronic auction web site. (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 27, Bogosian discloses a method far effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:
maintaining a plurality of payment accounts configured each capable of being used for effecting payment for network transactions associated with said

electronic auction web site(see column 4 lines 18-55 and   column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) one of the plurality of payment accounts corresponds to the buyer and is accessible by the buyer via the electronic auction web site for transmitting information to an operator of the electronic auction web site for changing at least one payment source used for funding said payment account and for receiving at least one input from the buyer to initiate a payment method(see column 4 lines 18-55 and   column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) and initiating the payment method, wherein the payment method is at least one of deducting funds from the payment account and corresponding to the buyer and, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller. (see column 4 lines 18-55 and   column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds and authorizing the loaning of funds to said buyer, wherein the loaning of funds to the buyer does not include charging a credit card associated with the buyer and loaning funds to the buyer for effecting payment.

However Ganesan discloses the first network station is also configured to transmit information identifying a payment account associated with the network user. A payment account is an account from which a network user makes payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

Bogosian and Ganesan fail to explicitly teach authorizing the loaning of funds to said buyer, wherein the loaning of funds to the buyer does not include charging a credit card associated with the buyer and loaning funds to the buyer for effecting payment.

However loaning funds to effect payment is old and well known in the art because a customer can be granted a loan in order to pay for goods or services or purchases made.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Ganesan to include authorizing the loaning of funds to said buyer, wherein the loaning of funds to the buyer does not include charging a credit card associated with the buyer and loaning funds to the buyer for effecting payment because a customer can be granted a loan in order to pay for goods or services or purchases made.

As per claim 32, Bogosian discloses wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step:

 of receiving an indication via the link to connect the buyer to the electronic auction payment system, wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection, and wherein the step of sending the e-mail by the electronic auction system to the buyer is performed automatically without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer. (see column 4 lines 18-55 and   column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 40, Bogosian discloses wherein the incentive offer is selected from the group consisting of adding a predetermined amount of funds to the payment account corresponding to the buyer, adding a predetermined amount of funds to a payment account corresponding to the seller, paying shipping charges for the at least one item, offering at least one of the buyer and the seller at least one chance of winning a prize drawing, and automatically entering at least one of the and the seller buyer in a periodic sweepstakes. (see column 4 lines 18-55 and   column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 41, Bogosian discloses further comprising:
investing the funds within the at least one payment account corresponding to the buyer, and transferring at least a portion of funds earned by investing to the payment account corresponding to the buyer. (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 44, Bogosian discloses further comprising:
automatically sending the e-mail by the electronic auction system to the buyer without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to identity of the buyer, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the lank to connect the buyer to the electronic auction payment system, and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non Internet connection. (see column 4 lines 18-55 and   column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 47, Bogosian discloses a method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible

by a plurality of users for listing items for sale and purchasing listed items, the
electronic commerce web site being maintained by an electronic commerce
system, the method comprising:

receiving inputs via at least one web page by an operator of the electronic
commerce web site(see column 4 lines 18-55 and   column 5 lines 1-55 and
column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

creating a plurality of payment accounts corresponding to the plurality of users
using the inputs received by the operator of the electronic commerce web site,
each of said plurality of payment accounts configured for and each capable of
being used by said plurality of users for effecting payment for network
transactions associated with said electronic commerce web site(see column 4
lines 18-55 and   column 5 lines 35-55 and column 12 lines 47-50 and column 13
lines 65 and column 14 line 5) sending an e-mail by the electronic commerce
system to the buyer of the at least one item, receiving, via one of the electronic
commerce web site and the e-mail, at least one input from the buyer indicating
an initiation to effect payment(see column 4 lines 18-55 and   column 5 lines 35-
55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)
providing at least one payment page to the buyer after receiving the at least one
input from the buyer, receiving, via the at least one payment page, authorization
from the buyer to effect payment to the seller of the at least one item; and
effecting payment to at least the seller of the at least one item by transferring
funds to a one of the plurality of payment accounts corresponding to the seller.
(see column 4 lines 18-55 and   column 5 lines 35-55 and column 12 lines 47-50
and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein.

However Ganesan discloses the first network station is also configured to
transmit information identifying a payment account associated with the network
user. A payment account is an account from which a network user makes
payments. These payments may be payments of bills received by the network
user, either via the network or otherwise. These payments may be payments for

purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

As per claim 49, Bogosian discloses wherein the step of effecting payment to at least the sailor comprises:

deducting funds from a payment account of the plurality of payment accounts corresponding to the buyer, and transferring at least a portion of the deducted funds to at least one account corresponding to an operator of the electronic commerce web site.(see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein.

However Ganesan discloses the first network station is also configured to transmit information identifying a payment account associated with the network user. A payment account is an account from which a network user makes payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see

column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

As per claim 55, Bogosian discloses an integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the integrated electronic commerce and electronic payment computer platform having application software for performing a payment method comprising: maintaining a plurality of payment accounts of said integrated platform, each of said plurality of payment accounts configured and each capable of being used for effecting payment for network transactions associated with said electronic commerce web site and for complying to an incentive offer made by an operator of the electronic commerce web site.(see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) receiving at least one input from the buyer indicating an initiation to effect payment; providing at least one payment page to the buyer after receiving the at least one input from the buyer,

receiving, via the at least one payment page, authorization from the buyer to use a particular payment method to effect payment to the seller, automatically determining in accordance with the particular payment method at least one payment account from the plurality of payment accounts which corresponds to the buyer for deducting funds therefrom.(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) deducting funds from the at least one payment account

corresponding to the buyer, and transferring at least a portion of the deducted funds to at least one payment account from the plurality of payment accounts which corresponds to the seller to effect payment to the seller.(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database system of the integrated platform, and wherein data stored within the database system are accessible by the plurality of users via a link of the electronic commerce web site.(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing fund therein and wherein said incentive offer provides for a user of said plurality of users to perform an activity via said electronic commerce web site which will cause a change in the amount of funds stored in a payment account corresponding to the user.

However Ganesan discloses the first network station is also configured to transmit information identifying a payment account associated with the network user. A payment account is an account from which a network user makes payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include

storing funds therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

Bogosian and Ganesan fail to explicitly teach wherein said incentive offer provides for a user of said plurality of users to perform an activity via said electronic commerce web site which will cause a change in the amount of funds stored in a payment account corresponding to the user.

However providing incentives to customers or users is old and well known in the art because providing cash incentives to a user would add that incentive to a user account thereby changing the amount of funds to effect payment. Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Ganesan to include incentive offer provides for a user of said plurality of users to perform an activity via said electronic commerce web site which will cause a change in the amount of funds stored in a payment account corresponding to the user because providing cash incentives to a user would add that incentive to a user account thereby changing the amount of funds to effect payment.

As per claim 61, Bogosian discloses wherein the electronic commerce system is an electronic auction system and the electronic commerce web site is an electronic auction web site. .(see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claims 62, 71-72, Bogosian discloses a method for effecting an immediate payment for at least one item offered for auction sale by a seller and purchased by a buyer via an electronic commerce web site prior to the conclusion of the auction sale, where the electronic commerce web site is accessible by a plurality of users and maintained by an electronic commerce system, the method comprising:
receiving via the electronic commerce web site at least one input from the buyer indicating an initiation to purchase the at least one item offered for auction sale prior to said electronic commerce system receiving any bids for said at least one

item(see column 4 lines 18-55 and column and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

providing at least one payment page to the buyer after receiving the at least one input from the buyer(see column 4 lines 18-55 and column and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

receiving, via the at least one payment page, authorization from the buyer to transfer finds from at least one payment account corresponding to the buyer to at least one payment account corresponding to the seller;

transferring funds from the at least one payment account and corresponding to the buyer to the at least one payment account corresponding to the seller in real-time to effect the immediate payment(see column 4 lines 18-55 and column and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are configured and wherein the method for effecting the immediate payment does not provide for any interaction between the buyer and the seller,

terminating the auction sale by the electronic commerce system(see column 4 lines 18-55 and column and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) and notifying said plurality of users, including the seller, that the buyer purchased the at least one item prior to any bids being received by the electronic commerce system. (see column 4 lines 18-55 and column and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein.

However Ganesan discloses the first network station is also configured to transmit information identifying a payment account associated with the network user. A payment account is an account from which a network user makes payments. These payments may be payments of bills received by the network user, either via the network or otherwise. These payments may be payments for purchases made via the network, including purchases made via an on-line

auction, or for purchases not made via the network. Also, the payments may be gift payments. The information identifying the payment account can include an account number associated with the account and information identifying a financial institution at which the account is maintained. (Note abstract and see column 4 paragraph 0045 and column 5 paragraph 0053 and column 22 claim 1 and column 23 claim 8).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Ganesan in order to facilitate an online registration with a payment service provider.

As per claim 70, Bogosian discloses further comprising transferring funds to at least one account corresponding to the operator of the electronic commerce web site. (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5).

As per claim 73, Bogosian discloses a method for effecting payment to an electronic commerce merchant, said method comprising:
receiving instructions from an electronic commerce customer via a web page to authorize payment to said electronic commerce merchant(see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)
determining whether the instructions include an authorization to use funds associated with a financial system to effect payment to said electronic commerce merchant(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)
instructing said financial system to use funds associated with said financial system if the instructions include an authorization to use funds associated with the financial system for affecting payment to said electronic commerce merchant(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

and facilitating the transfer of funds associated with said financial system to a payment account associated with said electronic commerce merchant to effect payment to said electronic commerce merchant(see column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5) wherein said method for effecting payment does not require the disclosure information of credit card and financial information corresponding to said electronic commerce customer to said financial system. (see column 2 lines 24-47 and column 4 lines 18-55 and column 5 lines 35-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

As per claim 74, Bogosian discloses further comprising accruing interest charges against said electronic commerce customer for the use of funds associated with said financial system for effecting payment to said electronic commerce merchant. (see column 4 lines 18-55 and column 5 lines 1-55 and column 12 lines 47-50 and column 13 lines 65 and column 14 line 5)

<div align="center">Conclusion</div>

<div align="center">Response to Arguments</div>

5.   Applicant's arguments files on 09/16/05 have been fully considered but they are moot in view of new grounds or rejection.

6.   Any inquiry concerning this communication from the examiner should be directed to Clement Graham at (703) 305-1874. The examiner can normally be reached on Monday, Tuesday, and Wednesday from 5:30AM. to 6:OOPM.

7.   If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Sam Hyung can be reached on (703) 305-0505.

The Official Fax Number for TC-3600 is: (703) 305-7687

Clement Graham

Patent Examiner

January 9, 2006

FRANTZY POINVIL
PRIMARY EXAMINER

		Application/Control No.	Applicant(s)/Patent Under Reexamination
Notice of References Cited		10/044,075	LIKOUREZOS ET AL.
		Examiner	Art Unit	
		Clement B. Graham	3628	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2002/0087469	07-2002	Ganesan et al.	705/40
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
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